



# RATED PG: parental guidance suggested

A Parent's Guide for Student Academic Achievement and Financial Assistance

Published by MOSTARS, the student assistance division of the Missouri Department of Higher Education  
3515 Amazonas Drive ★ Jefferson City, MO 65109  
(800) 473-6757 ★ (573) 751-3940 ★ [www.mocbhe.gov](http://www.mocbhe.gov)

Fall 2000

## Advanced credit courses...

**Finishing high school and starting college at the same time**

### *In this issue . . .*

**Y**ou will learn about opportunities for students to earn college credit while in high school and how to pay for these opportunities.

In addition, we have included information about choosing the right high school courses in preparation for the future.

Finally, we have included information about technical education and the shortage of skilled technicians needed to fill high-paying jobs.

We hope you find at least one topic in this issue of *RATED PG* beneficial for both you and your student.

### **Advanced Placement ★ Dual Credit**

**These advanced credit programs are available to give high school students opportunities to earn college credit. Not sure if they are right for your student? The following information may help you make the decision whether to enroll your student in these courses.**

**S**tudents who work hard and have high achievement in high school have several opportunities to earn college credit. While Advanced Placement and dual credit courses are not for everyone, these programs are designed so that high-performing students can experience the academic challenge of college courses while still in high school. The following information is provided to help you understand each of these programs so you can give good advice to your student.

#### **Advanced Placement**

The AP program, which has been operating for more than 40 years, is administered by The College Board and is nationally recognized. AP courses are taught at the college level by specially trained high school teachers using course materials that prepare students for national examinations held each May. More than 30 AP examinations covering 19 different subject areas are offered. An overwhelming majority of U.S. colleges and universities grant credit for AP exam scores of 3 or above on a five-point scale. It is important to find out the specific AP

policies of the college or university your student plans to attend.

AP courses currently are available in 205 high schools in Missouri; each school has its own guidelines for prerequisite courses and other eligibility considerations.

#### **Dual Credit**

Dual credit courses are another option for high-performing students. These classes allow eligible high school students to earn simultaneously both high school and college-level credit for classes they take at their high schools during the regular school day. Several Missouri colleges and universities work with high schools in their region to offer dual credit courses. The classes are taught at the college level, using texts, teaching methods, and examinations comparable to those used on the college campuses. The colleges' resources, such as library materials, are made available to the students.

Because each student will be granted college credit from a specific college or university, the institution's policies

**See ADVANCED CREDIT, page 4**

### **IS ADVANCED CREDIT RIGHT FOR YOUR STUDENT?**

If you think your student has an exceptional academic record and may be a good candidate for AP or dual credit courses, you should contact your student's high school guidance counselor. Some things to find out include:

- ❖ What AP or dual credit courses are available at your student's high school?
- ❖ Is your student academically qualified and ready for these courses?
- ❖ Is your student eligible for any financial assistance through the Missouri Fee Payment Program?

It also is important for you to contact personnel at colleges or universities your student might attend. The admissions counselors or academic advisers will be able to inform you about the institution's policies concerning AP and dual credit courses as well as specific requirements for the transferability of advanced credit and whether it can be used toward a degree program.

# Getting the most out of

## How to choose the right courses to prepare students for the future

# HIGH SCHOOL

**W**hether your student plans to begin working full time immediately after high school graduation, attend college part time, or be a full-time college student, the classes your student takes during high school can make a vital difference in the future.

Your high school guidance counselor can help your student make these crucial decisions, but it is just as crucial that you take an active role in knowing what courses your high school offers, what courses are important in meeting your student's career goals, and what courses he or she actually takes throughout high school.

### More Than Just "Getting By"

No student loves homework. In fact, in some students' opinions, the smaller the amount of homework and effort required by a class, the better the class. But year after year, national test results reveal that American students score lower on average than their peers in other countries. Why? It's not because American students aren't as bright. The poor showing more likely can be attributed to the fact that American students can make academic choices that allow them to just "get by." That typically means taking a minimal amount of core courses in major subject areas like English, mathematics, social studies, and the sciences.

What's the minimum amount? Missouri high schools require each student to take and pass certain core courses to receive a high school diploma. These courses, designated by the Missouri Department of Elementary and Secondary Education and individual school districts, should provide students with the basic knowledge and skills they need to succeed after high school. But most students – not just those planning to attend college – should take a more rigorous course load. Students who plan

to enroll in a vocational education program or to serve an apprenticeship after high school also need to take a rigorous high school course load. Occupations in electronics, construction, masonry, and the secretarial and bookkeeping fields are based on solid English, mathematics, and science skills. The more preparation students have in these areas, the more chance they will have for success.

How can you determine what your student should take? Statewide standards, such as the high school core curriculum requirements and the College Preparatory Studies Certificate, can be used to determine what courses your student should take in high school.

### The High School Core Curriculum

After extensive study, the Missouri Coordinating Board for Higher Education concluded that students need a minimum level of preparation to be successful after high school. The CBHE recommends a high school core curriculum of courses in specific subjects. See the "CBHE High School Core Curriculum" chart on page 3.

### Other Recommendations

The CBHE core curriculum will not be the only set of course requirements you will see throughout your student's high school years. Policy promoted by the Missouri State Board of Education includes the College Preparatory Studies Certificate, awarded to students who successfully complete a rigorous core of courses in public high schools. The Missouri Department of Elementary and Secondary Education works with participating school districts to award this certificate to students who voluntarily meet established criteria.

The certificate provides an incentive for college-bound students, but, as with the

See **HIGH SCHOOL**, page 3

### The College Preparatory Studies Certificate

To be eligible for the certificate, students must meet several requirements, including the completion of a rigorous high school program cooperatively planned by the school, the student, and the student's parents. This program must include at least these units of credit:

#### Units/Subjects

- 4 English/language arts\*
- 3 Mathematics\*
- 2 Science\*
- 2 Social studies\*
- 1 Fine arts\*
- 1 Practical arts
- 1 Physical education
- 6 Electives
- 3 Specified core electives\*

\*These courses are included in the CBHE High School Core Curriculum.

#### 24 TOTAL

For a complete copy of the requirements and guidelines for the certificate, contact your high school counselor or the Division of Instruction, Missouri Department of Elementary and Secondary Education at (573) 751-4234 or P.O. Box 480, Jefferson City, MO 65102-0480.

### Preparation is the Key

It's a fact that although saving money for college is important, the lack of financial support is not the single, biggest reason why some students may not complete college. One major reason may be their inability to meet challenges in the college classroom because they failed to select the appropriate high school courses for adequate academic preparation.

The same is true for success in the workplace, with or without a college degree: The better the student becomes academically prepared in high school, the better equipped he or she will be to succeed in the workplace. That is why it is vital that you, as a parent, take charge of your student's academic program and study habits.



**RATED PG:** parental guidance suggested  
A Parent's Guide for Student Academic Achievement and Financial Assistance

**RATED PG: parental guidance suggested** is published three times each year by MOSTARS and MOHELA for parents of Missouri high school freshmen and sophomores. Editorial rights for this publication are shared by the commissioner of higher education and MOHELA.

MOSTARS is the student assistance division of the Missouri Department of Higher Education, which the Coordinating Board for Higher Education oversees. The CBHE was authorized by an amendment to the Missouri Constitution in 1972 and established by statute in the Omnibus State Reorganization Act of 1974.

High school counselors can photocopy issues of **RATED PG** after placing the following information on an original copy:

**Duplicated with permission from  
MOSTARS and MOHELA, 2000.**

For more information about this newsletter or stories printed in it, contact:

**MOSTARS Information Center**  
3515 Amazonas Drive  
Jefferson City, MO 65109  
(800) 473-6757 or (573) 751-3940  
[www.mocbhe.gov](http://www.mocbhe.gov)

OR

**Missouri Higher Education Loan Authority**  
14528 South Outer Forty Drive  
Chesterfield, MO 63017  
(800) 6MOHELA or (314) 469-0600  
[www.mohela.com](http://www.mohela.com)



# Technical fields offer high-paying jobs

**D**id you know there is a shortage of skilled technicians needed to fill high-paying jobs in technical fields? Starting salaries after just one or two years of education range from \$22,000 to \$35,000 in jobs such as industrial maintenance, computer-assisted drafting and design, integrated manufacturing, machine tool and die making, industrial electronics, engineering technology, and precision welding.

This year, the need for skilled and technologically capable people will rise to 65 percent of the workforce. These jobs will require knowledge and skills greater than those one can obtain with just a high school education. Manufacturing businesses are switching from assemblers and craftspersons to engineers and technicians due to computer-assisted and automated technology. A bright future for all Missourians depends on how many highly skilled people Missouri can offer its business and industry. Too many employers identify weaknesses in the preparation of students for employment, in basic skills, life skills, and employability skills. This ultimately hurts employees' potential for advancement.

Technical education, at all levels, has sometimes been described as having a "prestige deficit." In other words, sometimes students choose to pursue a course of study because it sounds more prestigious than an associate degree in a technical area. Too few

## High School, from page 2

CBHE core curriculum, even students who are not planning to attend college should use the requirements as a guide for getting a well-rounded high school education.

In addition, don't overlook the admission requirements at individual colleges and universities, which typically have their own unique criteria for admission. Contact the individual college or university for its admission requirements.

### Why Take the Core Curriculum?

The proof is in. Taking core curriculum courses better prepares students for success after high school.

Data collected by the CBHE indicate that students who take the CBHE-recommended high school core curriculum requirements and enroll in one of Missouri's public four-year colleges and universities achieve higher scores on standardized examinations such as the ACT. For example, data from fall 1999 indicate that first-time, full-time degree-seeking students enrolled in Missouri's public four-year colleges and universities who took the ACT assessment and had the recommended high school core curriculum averaged a composite score of 23.9 on the ACT, while

those who did not averaged 18.5.

The proportion of the freshmen enrolled in Missouri's public four-year colleges and universities who took the CBHE-recommended high school core curriculum requirements increased from 46 percent in fall 1992 to 93 percent in fall 1999.

Along with earning higher test scores, students who take the tougher courses also achieve a higher grade-point average in high school and graduate from college at a higher rate than those who do not take the core requirements.

If your student is planning to attend college, choosing tougher courses should make studying easier, whether your student is planning to enter a community college, vocational/technical school, or four-year college. Even if your student is not planning to pursue education after high school, persistence through a challenging curriculum will better prepare him or her for a more successful life and for meeting workforce demands.

For more information, contact the Missouri Department of Higher Education at (573) 751-2361 or 3515 Amazonas Drive, Jefferson City, MO 65109-5717, or visit the web site at [www.mocbhe.gov](http://www.mocbhe.gov). ♦

### Earnings of 1996-97 Graduates – Associate of Science/Applied Science Degrees

<b>Computer Information Systems</b>	<b>\$28,203</b>
<b>Engineering Technology</b>	<b>\$28,445</b>
<b>Advanced Health Occupations</b>	<b>\$30,193</b>
<b>Mechanics and Repairers</b>	<b>\$25,247</b>
<b>Precision Production Technology</b>	<b>\$22,388</b>
<b>Science Technology</b>	<b>\$29,032</b>

(13 months after graduation)

students choose to enroll in programs of study leading to the associate of applied science degree in technical areas when graduates of these programs are in such high demand by the state's employers. This is particularly true of two-year career programs that train students in computer technology-based fields, where jobs are very lucrative in many high-performance companies in Missouri.

For more information about technical education, contact the Missouri Department of Higher Education at (573) 751-2361 or 3515 Amazonas Drive, Jefferson City, MO 65109-5717, or visit the web site at [www.mocbhe.gov](http://www.mocbhe.gov). ♦



*CBHE high school*

## Core Curriculum

*Effective for admission to all Missouri public four-year colleges*

### SCIENCE: 2 units

**One unit must be a laboratory course**

- ☐ biology ☐ physics
- ☐ chemistry ☐ anatomy
- ☐ physiology

### MATHEMATICS: 3 units

- ☐ algebra ☐ geometry
- ☐ algebra II ☐ calculus
- ☐ trigonometry

### SOCIAL STUDIES: 3 units

- ☐ world history ☐ economics
- ☐ political science ☐ geography
- ☐ American history
- ☐ American government

### ELECTIVES: 3 units

Two units of foreign language are strongly recommended; up to three units of foreign language are allowed. Or students may take courses from two or more of the following core areas: English, mathematics, social studies, science, and visual/performing arts.

Examples of generally acceptable courses are listed under each core area. One unit is equal to one year of high school course study. Not all courses in a given subject area qualify as core courses. Some institutions may require courses in addition to these core courses; for example, Southeast Missouri State University requires three science courses, and the University of Missouri requires additional math. Contact your high school counselor for more information.

### ENGLISH: 4 units

**Two units must emphasize**

- composition or writing skills**
- ☐ English or language arts
- ☐ literature
- ☐ speech or debate
- ☐ journalism

### VISUAL/PERFORMING ARTS: 1 unit

- ☐ art
- ☐ dance
- ☐ music, band, or choir
- ☐ theatre or drama

## MOHELA offers student loan interest rate reductions

**M**issouri teachers and other student loan borrowers now can benefit from lower interest rates on their student loan debts.

The Missouri Higher Education Loan Authority has implemented a new Teacher Interest Rate Reduction Program to help Missouri teachers repay their student loans. The program, announced by Gov. Mel Carnahan on Aug. 18, could benefit 15,000 Missouri elementary and secondary educators who have student loans owned and serviced by MOHELA.

For teachers who qualify, the maximum 8.25 percent rate dictated by federal law will be voluntarily reset to a maximum of 6 percent by MOHELA. Teachers can have their interest rates lowered further to a maximum of 4 percent if they make payments on time and set up automatic payments from their accounts.

MOHELA borrowers in other career fields also may qualify for the 2 percent reduction if they set up automatic payments.

For more information about the interest rate reduction programs, MOHELA borrowers may call the MOHELA customer service line at (800) 6MOHELA.

MOHELA is Missouri's designated secondary student loan market. It provides students with funds to finance their education through its partnerships with local, regional, and nationwide lending institutions. A complete list of lenders who work with MOHELA is available on MOHELA's web site at [www.mohela.com](http://www.mohela.com). ♦

## Advanced Credit, from page 1

concerning registration, tuition, fees, drops, withdrawals, and refunds must be followed. Students also must meet all of the required prerequisites and college entrance requirements for the dual credit courses and have completed a significant portion of the core curriculum. Up to five courses earned through dual credit are transferable to Missouri's public institutions and several of Missouri's independent institutions. The transferability of additional courses varies by institutional policy.

Academic eligibility for dual credit courses in core subject areas, such as English, mathematics, social studies, natural sciences, and fine arts, taught in high schools by high school instructors, is defined in policy guidelines approved by the Missouri Coordinating Board for Higher Education. Students must: (1) have a minimum overall grade point average of 3.0 on a 4.0 scale, (2) be recommended by the high school principal or his or her designee, and (3) meet the prerequisite requirements of the course in which they want to enroll. Freshman and sophomore students are eligible only if they take the ACT or SAT test and score at or above the 90th percentile.

### Advantages

AP and dual credit courses allow capable high school students to receive very challenging learning opportunities, often taught by the very best teachers and in smaller classes with other

exceptional students. Completion of these courses while in high school can shorten the time it takes to earn a college degree and allow for more electives or more advanced courses in the undergraduate program of study.

### Financial Matters

There is no additional charge for AP courses; however, there is a \$77 fee for the national examination. A fee reduction to \$47 for the AP exam is available to low-income students. Also, Missouri's Fee Payment Program will pay up to \$70 per exam, providing sufficient funds are available, for students enrolled in a math, communication arts, or science course who have scored "proficient" or "advanced" on the required Missouri Assessment Program exam in the previous year.

Dual credit courses involve paying tuition and fees charged by the college or university granting the college credit. The Missouri Fee Payment Program has funds available to cover up to \$40 per credit hour for dual credit courses for eligible students. Students must enroll in a dual credit math, communication arts, or science course and must have scored "proficient" or "advanced" on the required MAP exam in the previous year.

If you have questions about the availability of or eligibility for these funds, contact the Gifted Education Programs Division of the Missouri Department of Elementary and Secondary Education at (573) 751-2453. ♦